

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-30390  
Alison Freadhoff Judge: Poslusny

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 9-3-2021  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JR Initial Debtor: AF Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 340.00 per month to the Chapter 13 Trustee, starting on October 1, 2021 for approximately 13 more (of 60) months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection** ☐ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor                    | Type of Priority | Amount to be Paid                    |
|-----------------------------|------------------|--------------------------------------|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE   | AS ALLOWED BY STATUTE                |
| ATTORNEY FEE BALANCE        | ADMINISTRATIVE   | BALANCE DUE: \$ 500.00 (\$3,199 PTD) |
| DOMESTIC SUPPORT OBLIGATION |                  |                                      |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority   | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
|          | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. |              |                   |

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor               | Collateral or Type of Debt | Arrearage          | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan)                               | Regular Monthly Payment (Outside Plan) |
|------------------------|----------------------------|--------------------|----------------------------|---|--|
| Wells Fargo Bank, N.A. | mortgage                   | \$7,842.99 per POC | n/a                        | \$7,842.99 PTD prior to loan mod - no further payments to be received | per note                               |

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|          |                            |           |                            |   |  |

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|                  |            |               |                 |  |

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|          |            |                |                        |                |  |                      |                         |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
|          |                              |                                 |                          |

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
|          |            |  |

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|          |                                   |           |                   |



**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|          |            |                |                        |                |  |   |

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|          |            |                |                        |                             |  |

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Joseph J. Rogers, Esquire
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10-6-2017.

Explain below **why** the plan is being modified:  
Debtor was awarded a loan modification

Explain below **how** the plan is being modified:  
Plan payments increase to \$340 per month for remaining 13 months.  
Base remains the same as confirmation order.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 9/8/2021 \_\_\_\_\_

/S/ Alison Freadhoff  
Debtor

Date: \_\_\_\_\_

/S/  
Joint Debtor

Date: 9/8/2021 \_\_\_\_\_

/S/ Joseph J. Rogers  
Attorney for Debtor(s)

In re:  
Alison Freadhoff  
Debtor

Case No. 17-30390-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 10, 2021

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.   |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2021:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Alison Freadhoff, 71 Borrelly Blvd., Sewell, NJ 08080-2414  |
| cr        | + SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530  |
| 517196762 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 517110476 | + Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540   |
| 517110477 | + Aspire Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555   |
| 517110485 | + Fries Mill Dental Associates, 188 Fries Mill Road L-3, Turnersville, NJ 08012-2055  |
| 517110486 | + Lanzi Burke Oral & Maxillofacial Surgeon, 449 Hurffville Crosskeys Road Unit 11, Sewell, NJ 08080-9369  |
| 517139025 | + Lanzi Burke Oral and Maxillofacial Surgeons, Scott H. Marcus & Assoc., 121 Johnson Rd, Turnersville, NJ 08012-1758  |
| 517110489 | + Pressler and Pressler, LLP, ATTN: Christopher P. Odogbili, 7 Entin Road, Parsippany, NJ 07054-5020  |
| 517110493 | + Selip & Stylianou LLP, ATTN: Richard Samuel Eichenbaum, 10 Forest Avenue Suite 300 P.O. Box 914, Paramus, NJ 07652-5238   |
| 517110487 | ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Lexus Financial Services, PO Box 9490, Cedar Rapids, IA 52409  |
| 517470042 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 517130578 | + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013   |
| 517168008 | Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 517110499 | ++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701 |
| 517170911 | + Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001  |
| 517181837 | #+ Wells Fargo Bank, NA, Default Document Processing, 1000 Blue Gentian Road, Eagan, MN 55121-1663  |

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                         | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                | Sep 10 2021 20:29:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov      | Sep 10 2021 20:29:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517149516 | Email/Text: Bankruptcy@absoluteresolutions.com     | Sep 10 2021 20:28:00 | Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive Ste 350, Bloomington, MN 55437 |
| 517110473 | Email/Text: amscbankruptcy@adt.com                 | Sep 10 2021 20:29:00 | ADT Security Services, PO Box 650485, Dallas, TX 75265-0485  |
| 517110475 | Email/Text: bnc@alltran.com                        | Sep 10 2021 20:29:00 | Alltran Financial, LP, P.O. Box 722929, Houston, TX 77272-2929   |
| 517110478 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 10 2021 20:31:56 | Capital One, Attn: Bankruptcy, Po Box 30253,   |

District/off: 0312-1

User: admin

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Date Rcvd: Sep 10, 2021

Form ID: pdf901

Total Noticed: 42

|           |  |                      |  |
|-----------|--|----------------------|--|
|           |  |                      | Salt Lake City, UT 84130-0253  |
| 517110479 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com   | Sep 10 2021 20:31:56 | Capital One/ Best Buy, P.O. Box 30258, Salt Lake City, UT 84130-0258   |
| 517110481 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Sep 10 2021 20:29:00 | Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 517110482 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Sep 10 2021 20:29:00 | Comenity Capital/Bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125  |
| 517110483 | + Email/PDF: creditonebknotifications@resurgent.com  | Sep 10 2021 20:31:58 | Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873   |
| 517127290 | Email/Text: mrdiscen@discover.com                    | Sep 10 2021 20:29:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 517110484 | + Email/Text: mrdiscen@discover.com                  | Sep 10 2021 20:29:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025   |
| 517110480 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Sep 10 2021 20:31:56 | Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850  |
| 517286638 | Email/PDF: resurgentbknotifications@resurgent.com    | Sep 10 2021 20:31:58 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517286582 | Email/PDF: resurgentbknotifications@resurgent.com    | Sep 10 2021 20:32:05 | LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587             |
| 517110488 | + Email/PDF: resurgentbknotifications@resurgent.com  | Sep 10 2021 20:32:11 | LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  |
| 517278939 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 10 2021 20:32:10 | Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541  |
| 517268635 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 10 2021 20:31:57 | Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  |
| 517110490 | + Email/Text: bankruptcy@prosper.com                 | Sep 10 2021 20:29:00 | Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081   |
| 517110491 | + Email/PDF: resurgentbknotifications@resurgent.com  | Sep 10 2021 20:31:58 | Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675  |
| 517110492 | + Email/Text: asmith@marcuslaw.net                   | Sep 10 2021 20:29:00 | Scott H. Marcus & Associates, 121 Johnson Road, Turnersville, NJ 08012-1758  |
| 517110494 | + Email/Text: courts@southjerseyfcu.com              | Sep 10 2021 20:29:00 | South Jersey Federal Credit, 1615 Hurffville Rd, Deptford, NJ 08096-6406   |
| 517110969 | + Email/PDF: gecsed@recoverycorp.com                 | Sep 10 2021 20:31:56 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 517110495 | + Email/PDF: gecsed@recoverycorp.com                 | Sep 10 2021 20:31:56 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  |
| 517110498 | + Email/Text: bnc-bluestem@quantum3group.com         | Sep 10 2021 20:29:00 | Webbank/ Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820   |

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 517110496 | *P++          | TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408 |
| 517110497 | *P++          | TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:,   |

District/off: 0312-1

User: admin

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Date Rcvd: Sep 10, 2021

Form ID: pdf901

Total Noticed: 42

517110474 ##+ Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408  
Allied Interstate LLC, Po Box 361477, Columbus, OH 43236-1477

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2021 at the address(es) listed below:**

| Name                 | Email Address  |
|----------------------|--|
| Denise E. Carlon     | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com              |
| Elizabeth L. Wassall | on behalf of Creditor WELLS FARGO BANK NA ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com |
| Isabel C. Balboa     | ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Isabel C. Balboa     | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com                |
| John F Newman        | on behalf of Creditor SJFCU courts@southjerseyfcu.com  |
| Joseph J. Rogers     | on behalf of Debtor Alison Freadhoff jjresq@comcast.net jjrogers0507@gmail.com                                   |
| Rebecca Ann Solarz   | on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com                                     |
| U.S. Trustee         | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 8